

# Finance, Real Estate and Insurance

## World of Finance

### HOME-BUILDERS ARE HELPED BY EQUITABLE PLAN

A new method has been evolved by which the stringency in the mortgage market can be overcome by people wishing to secure loans on property. For some time past it has been extremely difficult for the home seeker to obtain loans on property without having to give a bonus or through various forms of expense pay a high rate of interest. The Home Purchase plan recently published by the Equitable Life Assurance Society solves the problem. By this means, six per cent mortgage money is placed on desirable residence properties on a basis not to exceed fifty per cent of a conservative appraised value, payment on mortgage to be extended over a period of ten years. There is the additional feature of a monthly premium life insurance for the amount of the mortgage. This is usually issued in the ordinary life form but can also be issued upon any other higher premium form at the regular monthly rates.

The policy is issued for the maximum amount of the loan and is assigned to the Equitable as additional security. If death occurs within the loan period the amount due on the loan will be deducted from the amount due on the life insurance policy and the balance will be paid to the beneficiary.

Home purchase loans are made only in moderate amounts, the maximum limit for any locality being determined by rules fixed by the society but in no event will a home purchase loan be made in excess of \$5,000.

After cancellation of the mortgage at maturity the life insurance policy may be retained by continuing the monthly installments which will be reduced to the Equitable's regular monthly premium rates for the original age of entry. Or the policy may be cashed in for its then attained cash value or converted into a paid up policy for the amount stipulated in the policy.

There are many other exceptional features in this plan that will be explained by the local representative, Percy F. Anderson, 306 Fairfield Ave.

### FOREIGN TRADE OF LAST YEAR NINE BILLIONS

The country's foreign trade amounted to over \$9,000,000,000 in 1917, exports reaching a total of \$5,226,000,000, while imports amounted to \$2,952,000,000, according to a statement issued today by the Bureau of Foreign and Domestic Commerce, Department of Commerce. This is a gain of nearly \$1,300,000,000 over 1916, when the total trade amounted to \$7,747,000,000.

December exports amounted to \$582,000,000, an increase of no less than \$100,000,000 over November. The imports for December amounted to \$223,000,000, an increase of \$7,000,000 over November.

Free imports formed 76 per cent of the total in December and 72 per cent of the total for the calendar year.

The excess of exports over imports has nearly doubled in the last two years, amounting to \$3,274,000,000 in 1917, against \$2,091,000,000 in 1916 and \$1,776,000,000 in 1915.

The imports of gold during December amounted to \$2,500,000, as compared with \$185,000,000 in December, 1916. For the year the gold imports amounted to \$538,000,000, against \$486,000,000 in 1916. The exports of gold amounted to \$4,500,000 in December, 1917, against \$28,000,000 in December, 1916. For the year the gold exports amounted to \$272,000,000, as compared with \$156,000,000 in 1916.

Silver imports amounted to \$6,000,000 in December, as compared with \$3,500,000 for the corresponding month in 1916, and to \$53,000,000 for the year, against \$32,000,000 in 1916. Exports of silver were valued at \$10,000,000 in December, 1917, and \$9,000,000 in December, 1916. For the year the silver exports amounted to \$84,000,000 against \$71,000,000 for 1916.

One thousand men were reported to have quit work. E. H. Patton, agent for the company, charged repudiation by the workers of an agreement effected in their behalf last October by the wage commission of the United States shipping board.

Freight for coastwise ports is held up by the strike. The men demand 75 cents and \$1 a hour, according to Mr. Patton, as compared with the wage commission's award of 45, 65 and 85 cents an hour.

### TODAY'S WANTS

AGENTS—200 per cent profit; wonderful little article; something new; sells like wildfire. Carry right in your pocket. Write at once for free sample. F. M. Feltman, Sales Manager, 1009 American Bldg., Cincinnati, O.

AUCTION SALE of household furniture, 61 Vine St., 10 rooms of furniture must be sold to highest bidder, Tuesday, Jan. 29 at 1:30 sharp. James Ferguson, 121 John St. A 26 b7p

### STOCK MARKET

New York, Jan. 26.—Opening—Stocks showed an irregular underdone at the opening of today's market, but soon strengthened on a moderate inquiry for leaders, including United States Steel and transcontinental railroads at gains of substantial fractions to a point. Coal shares were represented by Norfolk & Western, which rose 1 3/8. Minor sessions were made by Mexican Petroleum, American Smelting and Bethlehem Steel.

Closing.—Trading in stocks during Monday's session reflected next week's holiday and the uncertain attitude of the speculative element. Prices advanced soon after the opening, but yielded moderately on pressure against United States Steel, Coppers, and equipments. Railroads were relatively the strongest feature, Pacific, Norfolk & Western and some of the low priced western group scoring extreme gains of one to almost two points. These were partly sacrificed in the final dealing. The closing was firm. Sales, 275,000 shares. Liberty 3 1/2-2s reacted from \$8.65 to the new low record of \$7.94, the first 4s sold at \$6.90 to \$6.80, and the second 4s at \$6.30 to \$6.22.

### New York Stock Exchange Quotations

Reported over the private wires of T. L. Watson & Co., Bankers and Brokers, corner Main and John streets, Bridgeport, Conn. Members of New York Stock Exchange.

Jan. 26, 1:30 p. m.	
Allis Chalmers	19
Am. Beet Sugar	77 1/2
Am. Car & Fdy.	71 1/2
Am. Can	46 3/4
Am. Cotton Oil Co.	20
Am. Locomotive	56 1/2
Am. Tobacco	16 1/2
Am. Smeit. & Re. Co.	82 3/4
Am. Sug. Ref. Co.	105
Am. Tel. & Tele.	104 1/4
Am. Woolen	47 1/2
Alaska Gold	2 1/2
Atl. Gulf & W. Indies	102 1/2
Atch. T. & S. Fe	84
Atchafalpa Copper	61 1/4
Baldwin Locom.	61 1/4
Baltimore & Ohio	50 3/4
Bethlehem Steel "B"	73 1/2
Brooklyn Rapid Trans.	48
Butte & Sup.	18 3/4
Calif. Petroleum	15
Can. Leather Co.	64 1/2
Chi. M. & St. Paul	43 1/2
Chi. & Great W. Pfd.	20
Chl. R. I. & Pac.	20 1/4
Chl. R. I. & Pac. Pfd. A	23 1/2
Chl. R. I. & Pac. Pfd. B	23 1/2
Chile Copper	16
Chino	42 1/2
Cheapeake & Ohio	53
Corn Products	32 1/2
Cruicible Steel	55 1/2
Cuban Cane Sugar	31 1/2
Del. & Hudson	110 1/2
Dixie Securities	37 1/2
Erie	15 1/4
Erie 1st Pfd.	24 1/2
General Electric	129
General Motors	117 1/2
Goodrich Co.	45
Gt. Northern Ore	26 3/4
Illinois Central	95
Inspiration Copper	45 1/2
International Nickel	28 1/2
Interborough Cons.	7 1/2
Inter. Mer. Marine	24 1/2
Inter. Mer. Marine Pfd.	91 1/4
International Paper	27 1/2
Kansas City Sou.	17 1/4
Kennecott Cop.	32 1/2
Louis. & Nashville	112 3/4
Maxwell Motors	26
Mex. Petroleum	90 1/2
Missouri Pacific	22 1/2
Miami Copper	82
Nevada Cons.	18 3/4
Nat. Enameling	43 1/2
Norfolk & Western	102 1/2
N. Y. Central	70 1/4
Pennsylvania	46
Ray Cons.	23 1/2
Reading	73 1/4
Repub. Iron & Steel	75 1/2
Ry. Steel Spring	53 1/2
Saginaw Nickel	32 1/2
Southern Oil	82 1/2
Southern Pacific	32
Southern Railway	58 1/2
Southern Railway Pfd.	50 1/4
Studebaker Corp'n	150
Texas Oil	54 1/2
Tob. Products	114 1/2
Union Pacific	94 1/2
United Fruit	120
United Fruit	119 1/4
U. S. Ind. Alcohol	55 1/4
U. S. Rubber	91 1/4
U. S. Steel	45 1/2
U. S. Smelting	82
Utah Copper	8 1/4
Wabash	90 3/4
West. Union Tel.	40 1/4
Westinghouse Electric	17
Wills Overland	97 1/4
Liberty bonds 3 1/2s	97 1/4
Liberty bonds 4s	96 3/4

Boston 1:30 P. M. Prices Reported Over Private Wire to T. L. Watson & Co.

Arizona Com.	13
Butte & Superior	18 1/2
Cal. & Arizona	65
Centennial	134 1/2
Davis Diger	39 1/2
East Butte	9 1/2
North Butte	14 1/2
Oscoda	69
Shannon	55 1/2
U. S. Smelting	46
Utah Consol.	11
Ventura	8

### DEPARTMENT OF INTERIOR OFFICIAL DROPS DEAD.

San Francisco, Jan. 26.—Frank H. Gould, surveyor general of the department of the interior of the United States, dropped dead here today from apoplexy in a corridor in front of his office.

Times Want Ads. One Cent a Word

## 50,000 INCOMES WILL BE TAXED IN CONNECTICUT

Estimates Made by Collector of Internal Revenue for This District.

### SALARIES AS LOW AS \$1,000 ARE AFFECTED

Married Men Who Earn \$2,000 or More a Year Must Pay—Payments Computed on Actual Net Income for 1917—Law Must Be Complied With Before March 1 Under Penalty of Heavy Fine.

Hartford.—James J. Walsh, internal revenue collector for this district, has announced that he estimates that there will be upward of 50,000 income taxpayers in the state of Connecticut for the year ending December 31, 1917, taxes on which are due on or before March 1, 1918.

The income tax law has been greatly changed during the past year and thousands of Connecticut citizens not included in the list liable to pay the tax a year ago must this year pay the tax on their 1917 incomes.

All persons liable under the income tax law are required to secure the proper forms from internal revenue officers, file their returns and pay their taxes. Those neglecting to obey the provisions of the law are subject to penalties ranging from \$20 to \$1,000 and also to imprisonment.

Salaried men, wage-earners, farmers, merchants, professional men, tradesmen and all other classes of citizens and residents should familiarize themselves with the provisions of the new income tax law for their own protection from the penalties, according to Collector Walsh.

If your salary, or wages, or income amounted to \$84.33 a month (that is, \$1,000 a year) or over during 1917, and you are unmarried, you must make a statement of this income to the government and pay an income tax.

If you are married or support a family it will be necessary for you to make an income return and pay the tax if your income for 1917 amounted to \$168.66 a month (that is, \$2,000 a year) or over.

The tax is on "net" income, and "net" income means what is left after subtracting expenses (but not family expenses, money used to pay off the principal of a mortgage, new machinery, buildings or improvements). Expenses as meant by the law include what you spent in making your income—interest charges, taxes paid, hired help, amount paid for goods sold, seed, stock bought for feeding, rent (except for your dwelling), and so on.

A large number of special revenue officers have been instructed in the provisions of the new income tax law and will visit various parts of the state in order that all citizens may get in touch with them and learn what they must do.

Collector Walsh advises that every citizen learn at once when the internal revenue expert will be available so that the proper advice and blanks may be secured and the returns filed. Any postmaster or banker can give information as to when this expert can be seen. Collector Walsh has prepared the following list of places and where representatives of his office can be seen concerning income tax returns. Unless otherwise indicated they will be found at the post office in the town or city named:

- New Haven—January 2 to March 2
- Deputy Collector's stamp office, Federal building.
- Ansonia—January 2 to January 31
- Derby—February 1 to March 2
- Meriden—January 14 to March 2
- Waterbury—January 2 to March 2
- Deputy Collector's stamp office, Federal building.
- Wallingford—January 2 to January 12
- New London—January 2 to March 2
- Deputy collector's stamp office, Federal building.
- Norwich—January 2 to March 2
- Willimantic—January 14 to January 26
- Plainfield—January 2 to January 12
- Putnam—January 14 to February 4
- Rockville—January 28 to February 9
- Winsted—January 7 to January 19
- Torrington—January 21 to February 9
- Litchfield—January 2 to January 6
- Middletown—January 2 to January 31
- Essex—February 1 to February 16
- Bridgeport—January 2 to March 2
- Deputy collector's stamp office, Federal building.
- Stamford—February 1 to March 2
- Greenwich—January 2 to January 31
- Norwalk—January 2 to March 2
- Danbury—January 2 to March 2
- Hartford—January 2 to March 1
- Collector's office, Federal building.
- Thompsonville—January 2 to January 12
- Windsor Locks—January 14 to January 16
- Bristol—January 2 to January 31
- South Manchester—January 2 to January 12
- New Britain—January 2 to March 2

No merchant ever failed if he advertised as WELL and as MUCH as he could.

## U. S. ASSEMBLES LARGE CAVALRY UNIT IN TEXAS

El Paso, Texas, Jan. 26.—Formed quietly along the Mexican border, with headquarters here, during the last month or two, the largest body of mounted United States troops under one command since the close of the Civil war, the Fifteenth Cavalry division of more than 18,000 picked men, is training for its ostensible purpose, that of strengthening the overseas expeditionary forces, meanwhile keeping vigil on the Mexican uncertainty if any marauding band along the Rio Grande doubts that the boundary is not under about the best protection it has been since the Mexican troubles began, an attempt to cross and raid would bring such an answer as the Eighteenth Cavalry has been giving in the Big Bend region of late. The swift riding protectorate extends from Nogales, Ariz., to Brownsville, Texas. It is peculiarly a cavalryman's job.

Organization of the Fifteenth division is part of the war department's program to form three such bodies of mounted troops. Major General George Wintle Read, West Pointer, and native of Iowa, has practically completed his staff organization in El Paso, where all the headquarters troops provided for in the new tactical scheme of a mounted division are assembled, besides one brigade of three regiments, the Fifth, Seventh, and Eighth, the Eighth being temporarily directed from Marfa, Texas. Another brigade, made up of the First, Fifth, Tenth, and Seventeenth regiments has its headquarters at Douglas, Ariz. The other brigade, the Sixth, Thirteenth, and Sixteenth, reports to San Antonio, Texas. At Columbus, N. M., the Twelfth cavalry holds the post where Pershing's expedition entered and emerged from the Villa chase.

At Fort Bliss, El Paso, the 82nd Field Artillery, a cavalry outfit converted, is under canvas with all auxiliaries such as supply, sanitary, ammunition, signal, engineers' and headquarters trains, plus an expected squadron of 12 airplanes, and other useful units.

General Read's command follows, historically, the famous cavalry division of the Army of the Mississippi, commanded by Major-General James Harrison Wilson, daring leader under Sherman, who vanquished the Confederate Forrest, captured Jeff Davis, and destroyed the last arsenal in the old South at Selma, Ala., after a memorable campaign, offshooting from the march of Sherman's columns to the sea.

General Wilson still lives at Wilmington, Del., in his 82nd year. His memories recount war adventures of that epoch that have caused his command to be written by military authorities, home and abroad, as the best body of mounted soldiers ever gathered together up to that time in the western hemisphere.

Wilson, however, had only 13,500 men at the outbreak of the war, and this number 5,000 more. Wilson had only three batteries of artillery. Read has twice that number. Wilson's men had to pick up horses best they could. Read's troopers have the finest trained animals in the service and many remount stations to back them up. Scouts in the Civil War were armed by ground approach. Flying cavalry in the shape of Liberty motors on wings will pilot the new division and set its fire ranges.

Wilson was a hustling engineer and was proud of his men's achievements in that line under fire, but modern science has furnished the 15th Division with apparatus not dreamed of a half century back. Non-effective troopers now will be cared for in the field as in a home, with the aid of hospital and ambulance units, motor, and horse. There is no danger of food or fighting materials lacking, with companies of motor trucks to follow the fighting men.

General Read is recently from Camp Upton, N. Y., whence he received his second star. He is a medal of honor officer, and won that on the Mexican border last year. His service in Indian wars, Cuba, and the Philippines has been notable. His elder son, Captain Burton T. Read, is on his staff, and his younger, George W. Read, Jr., is a sergeant at Fort Bliss. Mrs. Read and his daughter, Miss Margaret Read, are prominent in Red Cross affairs.

Any threatening developments in Mexico will find United States cavalry firmly holding the north line of this country ready to put down lawlessness. If the Blanton bill passes Texas may be authorized to mobilize a division of cavalry for strictly border patrol. There is sufficient infantry along the border to keep the peace, but infantry is most needed in the great struggle overseas. Cavalry, therefore, and especially this greatest body assembled in 50 years, will no doubt have the irksome job of riding the line for some time to come.

No merchant ever failed if he advertised as WELL and as MUCH as he could.

## BOILERS BALK IN STEAMER AT SEA WITH FOOD LOW

An Atlantic Port, Jan. 26.—The steamer City of Wilmington reported by wireless today that she was disabled at sea because of boiler trouble and that the supply of provisions was about exhausted. Naval authorities did not reveal the vessel's position, but it was said that ships have been ordered to her assistance.

### TWO DIE AT FRONT

Washington, Jan. 26.—Gen. Pershing reported today the following deaths from natural causes among the American expeditionary forces: Corporal Harry Osborne, pneumonia, Meekesport, Pa.

Private Frederick L. Curtis, frontal sinusitis, Lynn, Mass.

### STATE OF CONNECTICUT, DISTRICT OF BRIDGEPORT, ss. PROBATE COURT.

January 23, 1918. Estate of Bradley B. Meeker late of the town of Bridgeport, in said district, deceased. The Court of Probate for the District of Bridgeport hath limited and allowed six months from the date hereof for Creditors of said Estate to exhibit their claims for settlement. Those who neglect to present their accounts properly attested, within said time, will be debarred a recovery. All persons indebted to said estate are requested to make immediate payment to

ADDIE F. MEEKER, Executrix. Address, Care Beardsley and Beardsley, 11-12 Franklin Building, Bridgeport, Conn. A 26 s\*

### STATE OF CONNECTICUT, DISTRICT OF BRIDGEPORT, ss. PROBATE COURT.

January 24, 1918. Estate of Bridget Kierman, late of the town of Bridgeport, in said district, deceased. The Court of Probate for the District of Bridgeport hath limited and allowed six months from the date hereof for Creditors of said Estate to exhibit their claims for settlement. Those who neglect to present their accounts properly attested, within said time, will be debarred a recovery. All persons indebted to said estate are requested to make immediate payment to

MARGARET McDONALD, Executrix. Address, Care Beardsley and Beardsley, 11-12 Franklin Building, Bridgeport, Conn. A 26 s\*

### NICHOLAS FAGAN VS. AGNES SMITH FAGAN

Order of Notice SUPERIOR COURT. Bridgeport, Jan. 23 A. D. 1918. Upon the complaint of the said Nicholas Fagan of Bridgeport, Fairfield County, Connecticut praying for reasons therein set forth, for a divorce, now pending before this Court, having been returned therefor on the first Tuesday of February, 1918.

It appearing to and being found by this Court that Agnes Smith Fagan the said defendant is absent from this State and resides in Paris, France, and that notice of the pendency of the complaint was given as required by order of notice heretofore issued, and now the plaintiff asks for a further order of notice in the premises. Therefore Ordered, that notice of the pendency of said complaint be given by publishing this order in the Bridgeport Times and Evening Farmer, a newspaper printed in Bridgeport, three (3) times successively commencing on or before the 24th day of January, A. D., 1918.

By the Court, FRED W. TRACY, Assistant Clerk of the Superior Court for Fairfield County. A 24 s\*

### DESIGNER ON JIGS AND FIXTURES

Best of work, wages and conditions. Only competent men need apply.

### BILTON MACHINE TOOL CO.

990 Housatonic Ave. A 26 u\*

### TOOLMAKERS

on Jigs and Fixtures Also LATHE PLANER HANDS AND CUTTER GRINDER

on close accurate work. A No. 1 men are the only men we can use. Therefore no other need apply.

### BILTON MACHINE TOOL CO.

990 Housatonic Ave. A 26 u\*

## Money To Loan ON FIRST MORTGAGE

TEN YEAR LOANS—Easy Monthly Payments UNDER THE

## Home Purchase Plan PROTECTION—NO COMMISSIONS

For Particularly Apply to PERCY P. ANDERSON, Representative. A 25 s\*

### FINANCIAL

OVER FIFTY YEARS 3 PER CENT. INTEREST ON YOUR CHECKING ACCOUNT

We think this will appeal to you particularly in view of our experience of over fifty years in banking. We can assure you of safety, satisfactory conduct of your business, and courteous treatment. Interest credited to accounts monthly. We would like to tell you about our methods. Call us on the phone or come in and see us.

T. L. WATSON & CO. PRIVATE BANKERS CORNER MAIN AND JOHN STREETS Established 1866

## SAVE YOUR QUARTERS HELP WIN THE WAR

Sixteen 25c Thrift Stamps with 12c buys a War Savings Stamp for which the U. S. Government will pay you \$5.00 on Jan. 1, 1923.

The easiest way to save money and at the same time help whip the Hun.

## BRIDGEPORT SAVINGS BANK COR. STATE AND BROAD STS.

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Local owners of Liberty Bonds are offered special service without charge

Bonds will be cared for in our Impregnable Vault—we will clip coupons and collect interest for you, crediting same to you on the day it becomes due, thereby relieving you of the fuss and bother of clipping and collecting.

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### PATENTS A. M. WOOSTER

Late Examiner U. S. Patent Office 1115 MAIN STREET, BRIDGEPORT Send for booklet on patents

### AUCTION SALE SUPERIOR COURT, FAIRFIELD COUNTY.

The J. H. Coughlin Company 27 Randall Avenue, Bridgeport, Conn. By Order of Court, I will sell at public auction on Wednesday afternoon, January 30th, at 1:30 o'clock the entire stock and equipment, including the following—of the J. H. Coughlin Co., at the former place of business, 27 Randall Ave.: 2 G. M. C., 1500 lb. Motor Delivery Trucks. 1 Ford Commercial car. 1 Delivery Wagon and Harness. Platform scales. Gas Ovens. Cleveland Electric Chopper with Motor. Crescent Silent Cutter with Motor. Crescent Pneumatic Stuffer with Motor and air equipments complete. 1 Breast Stuffing Sanitary table. 2 Steel Cooking Vats, sanitary trucks. 3 Smoke houses equipped with iron doors. 2 Refrigerators. 1 Boiler, 18 h. p. 1 Crescent Dump Mixer with motor. Sausage Carriers. Overhead trolley tracks. Steam fixtures. Electric motors and fans. Grind stone. Spices of all kinds. Casings. Hog Rounds. Sheep Casings. Wascards round. By Order of Henry C. Stevenson, Receiver. DOC ELWOOD, Auctioneer, 230 Fairfield Avenue. Tel. Barren 2585. A 34 s\*

The City National Bank Savings Department Pays 4 Per Cent. Interest Start Saving Now 107 WALL STREET

THE CONNECTICUT NATIONAL BANK OF BRIDGEPORT Cor. Main and Wall Streets

## What Is Concrete?

Concrete—a manufactured stone—is made by mixing together Portland Cement, sand and stone (or gravel.) Various proportions of each are used, depending upon the use to which the concrete is put. About half an hour after mixing these materials together, the mass begin to stiffen, until, in from half-a-day to a day, it becomes so hard that you cannot dent it with the hand. By a month the mass is hard like stone—indeed, harder than most stones.

We have many booklets relating to concrete and cement work which we would be pleased to send you.